

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jennifer Hudson
 Debtor

Case No. 17-11568-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Jun 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2017.

db
 13878254 +Jennifer Hudson, 37 W. Sharpnack Street, Philadelphia, PA 19119-2721
 13878257 +ACB Recovery, P.O. Box 177, Cincinnati, OH 45201-0177
 13878262 +Avis Budget Car Rental, 6 Sylvan Way, Parsippany, NJ 07054-3826
 13878264 Citizens Bank, RJW218, PO Box 42002, Providence, RI 02940-2002
 +Commonwealth of Pennsylvania, Bureau of Compliance, P.O. Box 280948,
 Harrisburg, PA 17128-0948
 13878265 Credit Acceptance Corp, PO Box 5070, Southfield, MI 48086-5070
 13878266 +Direct TV, P.O.Box 5007, Carol Stream, IL 60197-5007
 13878267 +Enterprise Rent a Car, 600 Corporate Park Drive, Saint Louis, MO 63105-4211
 13878268 +Fresh View, 4340 S. Monaco Street, Suite 80237-3485
 13878270 +Jefferson Health, P.O. Box 785992, Philadelphia, PA 19178-5992
 13878273 +Midland Credit Management, 2365 Northside Drive, San Diego, CA 92108-2709
 13878274 +Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 13878276 +PGW, 800 W. Montgomery Avenue, 3rd Floor, Philadelphia, PA 19122-2806
 13878754 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 13878277 +Philadelphia Parking Authority, 913 Filbert Street, Philadelphia, PA 19107-3117
 13878285 #+Stellar Recovery, Inc., 1327 Highway 2 West, Suite 100, Kalispell, MT 59901-3413
 13878289 +TJ McCarthy Realty, Inc., 6901 Germantown Avenue, Philadelphia, PA 19119-2115
 13878291 +Vengroff Williams, P.O. Box 4155, Sarasota, FL 34230-4155
 13878294 +Xerox State and Local SO, PO Box 41819, Philadelphia, PA 19101-1819

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Jun 10 2017 01:03:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: bankruptcy@phila.gov Jun 10 2017 01:14:43 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 10 2017 01:14:29 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13878255 +EDI: AMEREXPR.COM Jun 10 2017 01:03:00 American Express, P.O. Box 981537,
 El Paso, TX 79998-1537
 13880580 EDI: BECKLEE.COM Jun 10 2017 01:03:00 American Express Bank, FSB, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 13878256 +EDI: AMSHER.COM Jun 10 2017 01:03:00 Amsher Collection Service,
 4524 Southlake Parkway, Suite 15, Birmingham, AL 35244-3271
 13878263 E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jun 10 2017 01:14:58 Comcast,
 1 Apollo Road, Plymouth Meeting, PA 19462
 13878258 +EDI: STFC.COM Jun 10 2017 01:03:00 Cach LLC, 4340 S Monaco, Second Floor,
 Denver, CO 80237-3485
 13878259 +EDI: CAPITALONE.COM Jun 10 2017 01:03:00 Capital One Bank USA NA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 13878260 +EDI: CHASE.COM Jun 10 2017 01:03:00 Chase Bank USA, PO Box 15298,
 Wilmington, DE 19850-5298
 13878261 +EDI: CITICORP.COM Jun 10 2017 01:03:00 Citibank, NA, 701 East 60th Street,
 Sioux Falls, SD 57104-0493
 13878269 EDI: RMSC.COM Jun 10 2017 01:03:00 JCPenny/Synchrony Bank, Attn: Bankruptcy Dept.,
 P.O. Box 965060, Orlando, FL 32896-5060
 13878271 E-mail/Text: camanagement@mtb.com Jun 10 2017 01:13:26 M&T Bank, CBD Team, P.O. Box 900,
 Millsboro, DE 19966
 13878272 +EDI: TSYS2.COM Jun 10 2017 01:03:00 Macy's, Bankruptcy Processing, P.O. Box 8053,
 Mason, OH 45040-8053
 13878275 +E-mail/Text: bankruptcygroup@peco-energy.com Jun 10 2017 01:13:24 PECO,
 2301 Market Street, Philadelphia, PA 19103-1380
 13878282 EDI: PRA.COM Jun 10 2017 01:03:00 Portfolio Recovery, 120 Corporate Blvd,
 Norfolk, VA 23502
 13886047 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 10 2017 01:13:49
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg PA 17128-0946
 13878283 +EDI: RMCB.COM Jun 10 2017 01:03:00 Retrieval Masters Creditors Bureau,
 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1616
 13878287 +EDI: RMSC.COM Jun 10 2017 01:03:00 SYNCRB/Old Navy, P.O. Box 965005,
 Orlando, FL 32896-5005
 13878284 +E-mail/Text: philadelphia.bnc@ssa.gov Jun 10 2017 01:14:26 Social Security Administration,
 MidAtlantic Program Service Center, 300 Spring Garden Street, Philadelphia, PA 19123-2992
 13878286 EDI: RMSC.COM Jun 10 2017 01:03:00 Synchr/GAP, PO Box 965036, Orlando, FL 32896-5036
 13878290 EDI: AISTMBL.COM Jun 10 2017 01:03:00 T-Mobile, PO Box 53410,
 c/o T-Mobile Bankruptcy Team, Bellevue, WA 98015-3410
 13878288 +EDI: TDBANKNORTH.COM Jun 10 2017 01:03:00 TD Bank, P.O. Box 1377,
 Lewiston, ME 04243-1377
 13878293 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jun 10 2017 01:14:09
 Westlake Financial Services, 4751 Wilshire Boulevard, Suite 100,
 Los Angeles, CA 90010-3847

TOTAL: 24

District/off: 0313-2

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13878292 Warren Smith, Address Unknown
smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
13878278* +Philadelphia Parking Authority, 913 Filbert Street, Philadelphia, PA 19107-3117
13878279* +Philadelphia Parking Authority, 913 Filbert Street, Philadelphia, PA 19107-3117
13878280* +Philadelphia Parking Authority, 913 Filbert Street, Philadelphia, PA 19107-3117
13878281* +Philadelphia Parking Authority, 913 Filbert Street, Philadelphia, PA 19107-3117
13878295* +Xerox State and Local SO, PO Box 41819, Philadelphia, PA 19101-1819
13878296* +Xerox State and Local SO, PO Box 41819, Philadelphia, PA 19101-1819

TOTALS: 1, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2017 at the address(es) listed below:

MATTEO SAMUEL WEINER on behalf of Creditor FANNIE MAE a/k/a FEDERAL NATIONAL MORTGAGE ASSOCIATION bkgroup@kmlawgroup.com
SIANA NEWMAN on behalf of Debtor Jennifer Hudson scn@philalegal.org, sianarob@gmail.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
THOMAS I. PULEO on behalf of Creditor FANNIE MAE a/k/a FEDERAL NATIONAL MORTGAGE ASSOCIATION tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Jennifer Hudson	Social Security number or ITIN	xxx-xx-2788
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-11568-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jennifer Hudson
aka Jennifer Hudson Gantt, aka Jennifer Gantt,
aka Jennifer Jantt, aka Jennifer Robin Gantt, aka
Jennifer R Gantt

6/8/17

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.